

6 North Apts
4055 Laclede, St. Louis City
St. Louis, MO 63108
Office Phone no.: (314)533-8061

RESIDENT SELECTION AND QUALIFICATION CRITERIA

To assist you with your decision on your new home, we are providing a list of guidelines used to qualify applicants for residency in our communities. MBM follows specific resident selection and qualification criteria for each property it manages, which may vary from property to property based on different HUD, tax credit, state, local, or other requirements applicable to the project. You may read or review a copy of the applicable Resident Selection Plan and Qualification Criteria for this property at our office or request a copy from the manager to take with you. Nothing contained in these requirements shall constitute representation by McCormack Baron Management (MBM) that all residents and occupants currently residing in our community have met or currently meet these guidelines. Our policy is to require everyone over 18 to be a leaseholder and therefore, must be approved as a leaseholder. We make very limited exceptions. Qualification standards include but are not limited to the following criteria.

The resident selection procedure applies to all adult applicants expected to reside in the household. This also includes all persons who become members of the household during occupancy. Eligibility criteria are required elements that cannot be mitigated. In accordance with the attached documentation, screening criteria may be eligible for mitigation.

ELIGIBILITY CRITERIA

I. INCOME

Maximum income limits may apply on certain units. See Appendix A for specific limits.

Minimum Income Requirement

- Applicants must show proof of ability to pay rent. Income will be verified on all applicants 18 years of age and older, without regard to the source of income (i.e., social security income, vouchers, or other sources of income will be considered)
- Applicants must have a combined verifiable income in an amount in accordance with current community guidelines no less than 2.5 times the non-subsidy portion of the rental rate. If an applicant has no income, a guarantor (if applicable) must be obtained, or the applicant may be conditionally denied.
- All income must be verifiable, regardless of the source of income.

II. Age

- The age restriction for this property is N/A

SCREENING CRITERIA

All applicants for admission to any unit who meet the income eligibility requirements must satisfy certain screening criteria after consideration of applicable mitigating circumstances, if any, unless otherwise specified. Specific lookback periods for screening criteria will be outlined in Appendix A if applicable.

III. RENTAL HISTORY

The following outlines some of the criteria that may result in a conditional denial:

- Failure to provide written rental verification.
- Evictions and foreclosures within the last 5 years.
- Unpaid judgments, rent, and/or damages owed to prior landlords will result in a conditional denial.
- Misrepresentation: willful or serious misrepresentation in the application procedure for the apartment or certification process for any apartment.

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- Applicants must be in good standing with all Housing Authorities.

Note: Rental history will be reviewed. Manager will evaluate past performance of financial obligations, including references from landlords.

IV. CREDIT HISTORY

The following outlines some of the criteria that may result in a conditional denial:

- Outstanding landlord debt
- Collections
- Civil judgments

Note: Our credit reporting agency evaluates credit and rental history against indicators of future rental payment performance. An unsatisfactory finding may result in the requirement of an additional deposit, guarantor, or conditional denial. Medical collections or student loans will NOT affect your credit score calculation. No credit history will equal good credit history.

V. CRIMINAL HISTORY AND SAFETY

Housing providers must show that policies accurately distinguish between criminal conduct that indicates a demonstrable risk to resident safety and criminal conduct that does not. The following outlines some of the criteria that may result in a conditional denial:

- Certain criminal convictions depending on severity of crime and how recent the conviction.
- Reasonable cause to believe:
 - Any household member is currently engaging in illegal use of a drug.
 - A household member's illegal use or pattern of illegal use of a drug may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents.
- Records of disturbance of neighbors, destruction of property or other disruptive or dangerous behavior.
- Violent behavior
- Unsanitary or hazardous housekeeping

Note: Our investigation includes criminal background screening. It is possible your application may be conditionally denied due to criminal convictions or charges. Management reserves the right to require criminal background checks at each recertification/renewal.

INFORMATION

VI. OCCUPANCY STANDARDS

All applicants must meet the established occupancy standards. As a general policy, there should be no more than 2 persons per bedroom. The only exception to occupant limitations are households protected based on familial status (i.e., families with children) under Federal, State, and local fair housing laws. MBM will consider exceptions to the general policy based upon the size of bedrooms/units, age of children, configuration of units, physical considerations, state/local law and other relevant factors.

VII. PETS

Pets are allowed at this community.

For communities that allow pets, the following restrictions apply:

No more than 2 pets will be allowed. Maximum weight limit is N/A pounds per pet. All pets must be approved by MBM prior to move in and current vaccination records will be required. A refundable pet deposit of \$400 and a nonrefundable pet fee of \$N/A per pet is required. Unauthorized pets are considered a violation of the resident's lease

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agreement. Lease violations will be sent immediately to the resident upon confirmation of an unauthorized pet(s). Residents are responsible for cleaning up after their pet(s). Failure to clean up pet waste is a violation of the resident's lease agreement and may result in a \$N/A fine.

Further pet restrictions vary at each community. If you have pets, please see your leasing representative for more information.

VIII. ASSISTANCE/SERVICE ANIMALS

A person with a disability may be permitted an assistance or service animal(s) upon completion of the MBM reasonable accommodation process. Applicants/Residents may be required to provide a statement from a medical professional, caseworker, or someone who can verify that the applicant/resident has a disability as defined in the Fair Housing Act and which verifies there is a disability-related need for the animal(s). Alternatively, applicants/residents can use MBM's accommodation verification form. The Animal Addendum must be completed, and vaccinations documented before the animal(s) moves in. Specific animal, breed, number, weight restrictions, pet rules, and pet deposits will not apply to households having a qualified service/assistance animal(s). A pet deposit and pet rent are not required for assistance/service animals.

IX. STUDENT RULE

Some of the apartment homes in our community are governed by Low Income Housing Tax Credit (Tax Credit) requirements. Households consisting **entirely** of full-time students attending institutions of higher learning are not allowed to reside in Tax Credit units UNLESS they meet one of the following exceptions:

- At least one member of the household receives assistance under Title IV of the Social Security Act (i.e. payments under AFDC or TANF)
- At least one member of the household is currently enrolled in a job training program that receives assistance under the Job Training Partnership Act (JTPA) or is funded by a state or local public agency
- The head of household is a single parent of any children who are part of the household and the parent is not a dependent of another individual for tax purposes, and the children are not claimed as a dependent by someone other than the parent
- The members of the household are married and eligible to file a joint federal tax return.
- At least one household member was previously under the care and placement responsibility of the State agency responsible for administering Plan B or E of Title IV of the Social Security Act (Foster Care).

The full-time status of a student eligibility is based on the criteria used by the student's educational institution. Students who will attend an institution of higher learning on a full-time basis during each of 5 calendar months during the calendar year will not be admitted unless one of the exceptions listed above is met.

X. ACCESSIBILITY AND REASONABLE ACCOMODATION STATEMENT

MBM and the Owner are committed to compliance with the Fair Housing Act, Section 504 of the Rehabilitation Act, and the American with Disabilities Act, as applicable, by making reasonable accommodations based on a request by an applicant or tenant with a disability.

XI. SERVICES/UTILITIES PROVIDED

Trash Removal Pest control Water Sewer Gas Electricity

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XII. FEES

\$11 non-refundable application fee per adult household member. Certain programs have no application fee. See property staff for details.

N/A holding fee for deposit (non-refundable after 72 hours if applicant fails to enter the lease agreement after approval of application). Refundable minus the processing fee incurred by the property for debit or credit card payment.

XIII. SECURITY DEPOSIT

One month rent equivalent Security deposit with approved credit. No rental history deposit equal to N/A.

XIV. IDENTIFICATION

Applicants will need to present:

- a valid government issued photo identification card for each person age 18 years and older that will be living in the apartment.
 - Social Security numbers will be requested from every applicant and verification of any and all social security numbers **provided** will be necessary.. The number may be verified with: Driver's license with SSN, Identification card issued by a medical insurance provider, or by an employer or trade union, Earnings statements on payroll stubs, Bank statement, Form 1099, Benefit award letter, Retirement benefit letter, Life insurance policy or Court records. In appropriate circumstances, the Company will accept approved secondary forms of identification to validate your identity.
 - Proof of age may be verified with: Birth certificate, Baptismal Certificate, Valid Passport, Census document showing age, or a Naturalization certificate are required for all minors in the household.
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XV. GUARANTORS

If a guarantor is allowed, he/she must meet the entire qualifying criteria as presented above. All guarantors must have a verifiable source of income in an amount no less than five (5) times the rental rate. A guarantor may be accepted for lack of rental history, lack of credit, or lack of income. The guarantor must pay an application processing fee, sign the Guarantor Addendum, reside in the United States, and may be subject to criminal screening.

XVI. FAIR HOUSING STATEMENT

MBM and the Owner are committed to compliance with all federal, state, and local fair housing laws. It is our policy to comply with all laws prohibiting discrimination, including all those that prohibit discrimination based on race, color, sex, religion, familial status, disability, national origin, marital status, ancestry, gender identity, age, pregnancy, sexual orientation, source of income or any status protected by federal, state or local law, regulation or ordinance in the leasing or management of the Units and the Residential Community.

XVII. APPLICATION PROCESS

All adult applicants (18 and over) must complete a separate application. However, married couples may complete a joint application. An application fee may be collected for each application. A unit cannot be reserved without the following items:

1. Completed and signed application agreements
2. Application fees paid

APPENDIX – A: HUD-Published Income Limits*

*The limits shown below represent those published by HUD for the predominant housing program at **6 North Apts** and may vary to some degree depending on unit availability and applicable housing program.

Income Limit	AMI	# of people in household							
		1	2	3	4	5	6	7	8
50 % TaxCr Income Limit	50	\$34,500	\$39,400	\$44,350	\$49,250	\$53,200	\$57,150	\$61,100	\$65,050
60 % TaxCr Income Limit	60	\$41,400	\$47,280	\$53,220	\$59,100	\$63,840	\$68,580	\$73,320	\$78,060
50 % Home Income Limit	50	\$33,250	\$38,000	\$42,750	\$47,450	\$51,250	\$55,050	\$58,850	\$62,650
60 % Home Income Limit	60	\$39,900	\$45,600	\$51,300	\$56,940	\$61,500	\$66,060	\$70,620	\$75,180